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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Inventor(s):

Crane, et al.

Docket No.:

49335.0300

(fka 10655.7700)

Serial No.:

09/415,632

Examiner:

Poinvil, Frantzy

Filed:

October 12, 1999

Group Art Unit:

3628

Title:

Confirmation No.:

5093

SYSTEM AND METHOD

FOR DIVIDING A REMITTANCE AND DISTRIBUTING A PORTION

OF THE FUNDS TO MULTIPLE INVESTMENT PRODUCTS

REPLY AND AMENDMENT

Mail Stop Amendments Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed March 29, 2006, of which this Reply is filed within the statutory three month period for reply, please consider the following remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.

AMPF No. TP19980176 Sobelmh\PHX\1854841_1

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